

In re:
Jennifer Sweeney
Debtor

Case No. 22-12640-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 03, 2022

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2022:

Recip ID	Recipient Name and Address
db	+ Jennifer Sweeney, 506 Kathmere Rd, Havertown, PA 19083-4020
14725766	+ CapitalOne NA, POB 31293, Salt Lake City, UT 84131-0293
14725768	Elaine Darr, 505 Kathmeer Rd, Havertown, PA 19083

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: echo@pennlawyer.com	Oct 04 2022 01:46:00	LAWRENCE S. RUBIN, Lawrence S. Rubin, Atty., 337 West State Street, Media, PA 19063-2615
tr	EDI: BTPDERSHAW.COM	Oct 04 2022 05:13:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Oct 04 2022 01:47:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Oct 04 2022 05:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 04 2022 01:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Oct 04 2022 01:47:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14725765	+ Email/PDF: bncnotices@becket-lee.com	Oct 04 2022 01:38:51	American Express, pob 981537, El Paso, TX 79998-1537
14725767	EDI: DISCOVER.COM	Oct 04 2022 05:13:00	Discover, pob 15192, Wilmington, DE 19850
14725769	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Oct 04 2022 01:46:00	Franklin Mint, 5 Hillman Dr, Ste 100, Chadds Ford, PA 19317
14725770	EDI: JEFFERSONCAP.COM	Oct 04 2022 05:13:00	Jefferson Capital, 16 McLeland Rd, Saint Cloud, MN 56303
14725771	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Oct 04 2022 01:46:00	LOANCARE SERVICING CENTER INC, 3637 SENTARA WAY, Virginia Beach, VA 23452-4262
14725773	+ Email/Text: bnc@nordstrom.com	Oct 04 2022 01:46:19	Nordstrom Fsb, Attention: Bankruptcy Department P, 13531 E CALEY AVE, Englewood, CO 80111-6504
14725774	EDI: PRA.COM	Oct 04 2022 05:13:00	PORTFOLIO RECOVERY, 120 CORPORATE BLVD, Suite 100, Norfolk, VA 23502
14725775	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com		

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14725772

EDI: CITICORP.COM

Oct 04 2022 01:46:00

Toyota Motor Credit, PO BOX 9786, Cedar
Rapids, IA 52409-0004

Oct 04 2022 05:13:00

macys/Citibank, PO BOX 8218, Monroe, OH
45050

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2022

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1:	Jennifer Sweeney	Social Security number or ITIN:	xxx-xx-8110
	First Name Middle Name Last Name	EIN:	26-4073558
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter:	7 9/30/22
Case number:	22-12640-mdc		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jennifer Sweeney	
2. All other names used in the last 8 years	dba Sweeney Contractors Inc	
3. Address	506 Kathmere Rd Havertown, PA 19083	
4. Debtor's attorney Name and address	LAWRENCE S. RUBIN Lawrence S. Rubin, Atty. 337 West State Street Media, PA 19063-2615	Contact phone (610) 565-6660 Email: echo@pennlawyer.com
5. Bankruptcy trustee Name and address	TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632	Contact phone (484) 897-0341 Email: td@ix.netcom.com

For more information, see page 2 >

Debtor **Jennifer Sweeney**

Case number **22-12640-mdc**

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 10/3/22
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		
7. Meeting of creditors	November 9, 2022 at 09:30 AM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 1/8/23
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
You must file a complaint:		
<ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).		
You must file a motion:		
<ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).		
Deadline to object to exemptions:		Filing deadline: 30 days after the conclusion of the meeting of creditors
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	